

**RISK PROFILE AND SCOPE MEMORANDUM****COMPLIANCE EXAMINATION****Pre-Examination Planning Memorandum Data Sheet**

Name of Institution:.....  
 City, State:.....  
 Cert. No.....  
 # of Open Offices (including Main Office).....  
 SHARP Examination No.....  
 Total Assets (xx/xx/xxxx).....  
 Field Office of Institution.....  
 Field Office Performing Examination.....  
 Examiner-In-Charge (Current Examination).....

**LAST EXAMINATION INFORMATION**

Type	PROC	Date	Rating	# Examiners	Hours	EIC
------	------	------	--------	-------------	-------	-----

**OUTSTANDING ENFORCEMENT ACTION INFORMATION**

EA Type	Division	Issue Date	Supervisory Area
---------	----------	------------	------------------

**CURRENT EXAMINATION INFORMATION**

PEP Start Date.....  
 PEP Completion Date.....  
 Anticipated Examination Date.....  
 Assigned Number of Examiners.....  
 Anticipated Compliance Hours.....  
 Anticipated CRA Hours.....  
 Proposed Number of Community Contacts to be Performed..  
 Consumer Complaints received since the previous  
 Examination?.....  
 Has data requested from the Institution been received?..  
 Is HMDA Applicable?.....

Current SAER Exam Comment:

**REPORT OF CONDITION AND INCOME**

Date.....  
 Net Loans.....  
 Gross Loans.....

**BREAK-DOWN OF LOAN PORTFOLIO**

Loan Type	Dollar Volume	% of Portfolio
Consumer Loans		

### III. Risk Profile and Scope Memorandum

---

Commercial Loans  
Farm Loans  
Multi-Family Loans  
Residential Loans  
Other

---

#### **ASSET GROWTH**

Call Date:  
Total Assets:

Call Date:  
Total Assets:

---

#### **DEPOSIT INFORMATION**

---

Non-Interest

Interest Bearing

---

---

#### **SUMMARY OF THE RISK PROFILE OF THE INSTITUTION**

##### **Risk Profile Matrix**

Bank Name City, State	<u>CMS Elements</u>		
	Oversight	Program	Audit
Operational Areas:			
Lending			
Deposits			
Insurance Sales			
Investment Sales			
(Other)			
Other Issues:			
( )			
( )			

(L) = Low Risk; (M) = Moderate Risk; (H) = High Risk

**CMS Elements:**

**Oversight**

**Program**

**Audit**

**Operational Areas:**

**Lending**

**Deposits**

**Insurance Sales**

**Investment Sales**

**Other Products or Issues**

## **SCOPE OF THE EXAMINATION**

**Compliance Management System**

**Community Reinvestment Act (CRA)**

**Fair Lending Review**

**Complaints**

**Miscellaneous**

### III. Risk Profile and Scope Memorandum

---

#### **ISSUES TO BE INVESTIGATED OR AREAS TO BE TARGETED**

All issues of special concern discussed under the two previous sections will be targeted. In addition, the following table indicates the specific regulations that will and will not be subject to transactional testing or spot-checking.

AREA	Testing (No/TT/SC)		Comments
	LX	CX	
LENDING			
Truth In Lending			
Equal Credit Opportunity Act			
Fair Housing Act			
Home Mortgage Disclosure Act			
Flood Insurance			
Real Estate Settlement Procedures Act			
Homeownership Counseling			
Homeowners Protection Act			
Preservation of Consumer Claims and Defenses			
Credit Practices Rule			
Fair Debt Collection Practices Act			
Consumer Leasing			

<b>DEPOSITS</b>			
Truth In Savings			
Electronic Funds Transfer			
Expedited Funds Availability, including Check 21			
Interest on Deposits			

<b>OTHER PRODUCTS</b>			
Retail Insurance/ Annuities Sales			
Retail Investment Sales			
Government Securities			

<b>PRIVACY/CONSUMER INFORMATION/GENERAL REQUIREMENTS</b>			
Right to Financial Privacy Act			
Privacy of Consumer Financial Info			
Fair Credit Reporting			
Children's On-line Privacy Protection			
CAN SPAM			
Telephone Consumer Protection			
Electronic Banking, including E-Sign			
Advertising of Membership			
Unfair or Deceptive Acts or Practices			

<b>COMMUNITY REINVESTMENT ACT</b>			
CRA Technical Requirements			
Branch Closings			
Interstate Banking and Branching			